



Order Filed on December 1, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Michael E Blaine, Esq. (ID #018132006)  
Schiller, Knapp, Lefkowitz & Hertz, LLP  
A LLP Formed in the State of New York  
30 Montgomery Street, Suite 1205  
Jersey City, New Jersey 07302  
(518) 786-9069  
Attorneys for Creditor, TD Auto Finance, LLC

**In Re:**

DANIEL GUZMAN  
AND JOANNA JEREZ  
DBA JOANNA'S CLOSET  
AKA JOANNA GUZMAN

Debtor.

Case No.: 16-26834-RG

Judge: Hon. Rosemary Gambardella

Chapter: 13

**CONSENT ORDER RESOLVING MOTION TO REIMPOSE AUTOMATIC STAY AS TO  
TD AUTO FINANCE, LLC**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 1, 2016**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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**CONSENT ORDER RESOLVING MOTION TO REIMPOSE AUTOMATIC STAY AS TO  
TD AUTO FINANCE, LLC**

WHEREAS, Debtors moved for an Order reimposing the automatic stay as to TD Auto Finance, LLC (hereinafter "creditor"); and

WHEREAS, the parties have agreed that debtor has cured any post petition default and further agreed to resolve the instant dispute by this Consent Order;

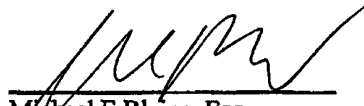
NOW THEREFORE, the creditor and debtor hereby agree as follows:

1. That the Order Vacating Automatic Stay as to Personal Property entered by this Court on November 3, 2016 is hereby vacated.
2. That the debtors shall file an amended plan proposing to pay pre-petition arrears in the amount of \$820.66 through the Chapter 13 Plan, to the extent deemed necessary by the Chapter 13 Trustee.
3. That the debtors shall continue to make regular monthly payments pursuant to the terms of the underlying Retail Installment Contract in a timely fashion commencing with the payment due on or

before December 30, 2016 in the amount of \$443.60.

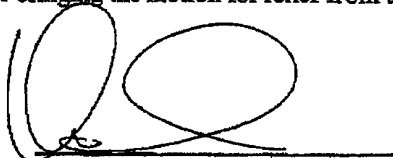
3. In the event debtors fail to make any payment called for in this Consent Order thirty (30) days of the due date, creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the debtors and counsel for debtors. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtors have filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

4. The debtors shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$176.00 for bringing the motion for relief from the automatic stay.



Michael E Blaine, Esq.  
Attorneys for Creditor  
Schiller, Knapp, Lefkowitz & Hertz, LLP  
30 Montgomery Street, Suite 1205  
Jersey City, New Jersey 07302

Date: November 30, 2016



Mark Goldman, Esq.  
Attorney for Debtor  
Goldman & Beslow  
7 Glenwood Ave, Suite 311B  
East Orange, New Jersey 07017

Date: November 30 2016

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Daniel Guzman  
Joanna Jerez  
Debtors

Case No. 16-26834-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2016.

db/jdb +Daniel Guzman, Joanna Jerez, 19 High Street, Wayne, NJ 07470-4714

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2016 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Colonial Savings F.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Clifford B. Frish on behalf of Joint Debtor Joanna Jerez yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Clifford B. Frish on behalf of Debtor Daniel Guzman yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Denise E. Carlon on behalf of Creditor Colonial Savings F.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Joint Debtor Joanna Jerez yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Mark Goldman on behalf of Debtor Daniel Guzman yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Michael E. Blaine on behalf of Creditor TD Auto Finance LLC mblaine@schillerknapp.com, tshariff@ecf.courtdrive.com;tshariff@schillerknapp.com;kcollins@schillerknapp.com  
Rebecca K. McDowell on behalf of Creditor First Niagara Bank, N.A. rmcdowell@slgcollect.com  
Robert L. Saldutti on behalf of Creditor First Niagara Bank, N.A. rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com;kcollins@slgcollect.com  
TOTAL: 10